

**Information to identify the case:**

Debtor 1	Andrew Troy Allen	Social Security number or ITIN xxx-xx-1955
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court	District of Utah	Date case filed for chapter 13: 9/30/21
Case number: 21-24198 RKM		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Andrew Troy Allen	
2. All other names used in the last 8 years		
3. Address	HC 35 Box 74 Kenilworth, UT 84529	
4. Debtor's attorney	Nicholas R. Russell Rogers & Russell, PLLC 519 W. State St. #103 Pleasant Grove, UT 84062	Contact phone (801) 899-6064  Email: <a href="mailto:nrussell@roruss.com">nrussell@roruss.com</a>
5. Bankruptcy trustee	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884  Email: <a href="mailto:utahtrusteeemail@ch13ut.org">utahtrusteeemail@ch13ut.org</a>
6. Bankruptcy clerk's office	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

<b>7. Meeting of creditors</b>	<p>Debtors must attend the meeting by video conference or in-person to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. Direct questions about appearing by video conference to <a href="mailto:utahtrusteeemail@ch13ut.org">utahtrusteeemail@ch13ut.org</a>.</p> <p>The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p><b>Meeting to be held on: Nov. 5, 2021 at 10:00 AM</b></p> <p><b>Location: By Video Conference or In-Person at 405 South Main Street, Suite 250, Salt Lake City, UT 84111</b></p>
<b>8. Deadlines</b>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p>	<p><b>Filing deadline: 1/4/22</b></p> <p><b>Filing deadline: 12/9/21</b></p> <p><b>Filing deadline: 3/29/22</b></p>
	<p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<b>9. Filing of plan and confirmation hearing on docket</b>	<p>The debtor has not filed a plan as of this date. A copy of the plan will be sent separately.</p> <p>The hearing on confirmation will be held on: <b>12/14/21 at 10:00 AM</b>  <b>Location: Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 9671833#, RKM Teleconference Line</b></p> <p>Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.</p>	
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

## **NOTICE – PLEASE READ**

**In an effort to contain the spread of COVID-19, effective immediately and until further notice, all Chapter 13 11 U.S.C. § 341 Meetings will be conducted remotely via ZOOM. Debtors, counsel, creditors, and parties in interest SHOULD NOT APPEAR IN PERSON. Additional information is available at [www.ch13ut.org](http://www.ch13ut.org).**

### **To Debtors**

In order for your § 341 Meeting to be conducted by Video Participation, you must do the following:

1. You and your attorney (if you have one) must fully complete the Zoom Videoconference Form ("Videoconference Form") found at [www.ch13ut.org](http://www.ch13ut.org). The Videoconference Form should be uploaded via secure ShareFile to the Trustee's office no later than 7 days before your scheduled § 341 Meeting. In the case of joint debtors, each debtor must sign the Videoconference Form. In addition, you must attach to your returned Videoconference Form a copy of the documents stated in the Videoconference Form that you and your attorney used to verify your identification and social security number.
2. As part of your Video Participation, you or your attorney (if you have one) will be responsible for providing adequate hardware and software necessary to establish and maintain an approved connection for the § 341 Meeting. The device you use must have a camera and a microphone. You must also provide any information, including a current email address, requested by the Trustee necessary to establish and maintain the Zoom connection. Approximately 2 days before your scheduled § 341 Meeting, the Trustee's Office will send you and your attorney a link to your Zoom § 341 Meeting which you should use to join your § 341 Meeting at the scheduled time. Also, when your § 341 Meeting is conducted, you must be in a location which is free from excessive noise or disruption which would impede or interrupt your meeting of creditors or would prevent the creation of a record of the meeting. If any of these requirements are not satisfied, the Trustee or his representative may continue the meeting to a mutually convenient time for parties in attendance.
3. You must bring to the § 341 Meetings the documents used to verify your identification and social security number on the Videoconferencing Form. You may be asked to display them for the camera.

If you have any questions or concerns about appearing via videoconference, please contact your attorney (if you have one). Otherwise, please contact the Trustee's Office by using the Contact Form located at [www.ch13ut.org](http://www.ch13ut.org) or via email at [utahtrusteemail@ch13ut.org](mailto:utahtrusteemail@ch13ut.org).

### **To Creditors**

**If you are a creditor and would like to appear at the § 341 Meeting, please contact the Trustee's Office by using the Contact Form located at [www.ch13ut.org](http://www.ch13ut.org) or via email at [utahtrusteemail@ch13ut.org](mailto:utahtrusteemail@ch13ut.org).**

District of Utah

In re:  
Andrew Troy Allen  
Debtor

Case No. 21-24198-RKM  
Chapter 13

District/off: 1088-2  
Date Rcvd: Oct 06, 2021

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Andrew Troy Allen, HC 35, Box 74, Kenilworth, UT 84529-9510
11916987	+ Bonneville Collections, 6026 Fashion Point Drive, Ogden, UT 84403-4851
11916988	+ Capital One Bank, Bankruptcy Department, 1860 Capital One Drive, Mc Lean, VA 22102-3491
11916990	+ Continental Finance Company, LLC, 4550 Linden Hill Rd. Ste 400 #4, Wilmington, DE 19808-2952
11916992	+ Dixie Regional Medical Center, 1380 East Medical Center Drive, Saint George, UT 84790-2123
11916996	+ IDS/SST, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
11916997	+ Intermountain Healthcare, 36 S State Street, Salt Lake City, UT 84111-1401
11917000	+ Mohawk Industries, 160 South Industrial Blvd, Calhoun, GA 30701-3030
11917002	+ NC Financial Solutions of Utah/Netcredit, P.O Box 206766, Dallas, TX 75320-6766
11917004	+ Personify Financial, PO BOX 208417, Dallas, TX 75320-8417

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: nrussell@roruss.com	Oct 06 2021 22:58:00	Nicholas R. Russell, Rogers & Russell, PLLC, 519 W. State St. #103, Pleasant Grove, UT 84062
tr	+ Email/Text: bnc@ch13ut.org	Oct 06 2021 22:58:00	Lon Jenkins tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
11916985	Email/Text: yajaira.affordable@gmail.com	Oct 06 2021 22:58:00	Affordable Title Loans, 3592 S Redwood Rd, Salt Lake City, UT 84119
11916986	+ Email/Text: e-bankruptcy@americafirst.com	Oct 06 2021 22:58:00	America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
11916989	+ EDI: PHINGENESIS	Oct 07 2021 02:53:00	CB Indigo, PO BOX 4499 BEAVERTON, Beaverton, OR 97076-4499
11916991	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 06 2021 23:00:36	Credit One Bank N.A. ATTN: Bankruptcy Dept, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
11916993	+ Email/Text: bankruptcy@expressrecovery.com	Oct 06 2021 22:58:00	Express Recovery Services, 2790 S Decker Lake Dr., West Valley City, UT 84119-2057
11916994	EDI: AMINFOFP.COM	Oct 07 2021 02:53:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
11916995	+ EDI: IIC9.COM	Oct 07 2021 02:53:00	IC Systems, PO Box 64437, Saint Paul, MN 55164-0437
11916998	+ EDI: IRS.COM	Oct 07 2021 02:53:00	IRS, Centralized Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
11916999	+ Email/Text: banko@bonncoll.com	Oct 06 2021 22:58:00	Jensen & Sullivan, LLC., PO Box 150612, Ogden, UT 84415-0612
11917001	+ Email/Text: wendy@mountainlandcollections.com	Oct 06 2021 22:58:00	Mountain Land Collections, Law Offices of Quinn M. Kofford, 852 E 1050 S, American Fork, UT 84003-3798
11917003	+ Email/Text: bankruptcy@ncaks.com		

District/off: 1088-2

Date Rcvd: Oct 06, 2021

User: admin

Form ID: 309I

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Total Noticed: 26

11917005	+ Email/Text: Supportservices@receivablesperformance.com	Oct 06 2021 22:58:00	NCA, PO BOX 550,327 W 4TH AVE, Hutchinson, KS 67504-0550
11917006	+ Email/Text: info@scacollections.com	Oct 06 2021 22:58:00	Receivables Performance Management, Bankruptcy Department, PO Box 1548, Lynnwood, WA 98046-1548
11917007	+ EDI: UTAHTAXCOMM.COM	Oct 07 2021 02:53:00	SCA Collections, PO Box 876, Greenville, NC 27835-0876
			Utah State Tax Commission, BK Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2021 at the address(es) listed below:

Name	Email Address
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
Nicholas R. Russell	on behalf of Debtor Andrew Troy Allen nrussell@roruss.com paralegal@roruss.com;rorusslaw@gmail.com;srogers@roruss.com;la@roruss.com
United States Trustee	USTPRegion19.SK. ECF@usdoj.gov

TOTAL: 3